

House Bill 4936 – Opposed (10-4-11)

My name is Dan Petterson. I am opposed to HB4936.

- I am a retired educator with a Doctor of Education degree from Western Michigan University.
- I have been a licensed motorcyclist for more than 40 years.
- I have in all that time had at least one motorcycle properly licensed and insured.
- In some years I have had as many as 5 motorcycles licensed and insured.
- In 2010 & 2011, I have paid a total \$2,716.22 in MCCA assessment fees
- I began serving Michigan's motorcyclist safety program as an instructor in 1986 and still coach new riders as part of FSU's rider education program.
- From 1990 to just a couple years ago, when I decided it was time to cut back, I also served the Michigan safety program as a trainer of new rider coaches, site inspector, professional development provider, and for a short time as the co-director.
- In 2003 I was selected as the national Motorcycle Safety Foundations RiderCoach Trainer of the year
- In 2011 I received a national award given for extraordinary contributions to motorcyclist safety.
- I am a graduate numerous rider skills training courses.
- I have never had an on-street crash while riding my motorcycle
- I have never been issued a traffic citation while riding my motorcycle.

There is no reason to eliminate our current lifetime coverage and it is simply insulting and discriminatory to responsible motorcyclists like me to limit my coverage to the minimum PIP of \$250,000, especially while at the same time protecting the insurance companies from liability and providing no measures to regulate the insurance company profits or the rates charged. For years, I have paid the catastrophic claims assessment in the event that someday I might need the benefits currently available. What needs fixing is to regulate rates and insurance company profits and eliminate the restriction that motorcyclists can only collect from the catastrophic fund if their crash involves an automobile. This bill changes parts of our current law that are not broken and fails to address parts that need fixing. I am opposed to HB 4936.

HB 4936 will reduce medical expense coverage and leave victims no recourse than to file a lawsuit resulting in increased litigation.

HB 4936 will provide insurance companies and their agents with protection even if the sell incorrect or inadequate coverages.

HB 4936 will reduce benefits for in-home attendant care

While HB4936 provides the Insurance Commissioner with authority to increase or decrease fee schedules for medical providers, it fails to provide the Insurance Commissioner with the needed authority to regulate insurance rates of company profits.

HB 4936 unfairly and discriminatorily limits motorcyclists' rights.

HB4936 contains no language that would require insurance companies to reduce premiums

HB4936 will mean a massive cost shift from the current working MCCA to Medicaid and Medicare, thus increasing the State and Federal tax burden for citizens.

HB4936 will increase the risk of financial ruin for families.

HB 4936 increases protection for drunk and reckless drivers at the expense of innocent victims.

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